

SERFF Tracking Number:	META-125605633	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	38675
Company Tracking Number:	I08-18 EXTENSION REQUEST		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I08-18 Extension Request/I08-18 Extension Request		

## Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising	SERFF Tr Num: META-125605633	State: ArkansasLH
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed	State Tr Num: 38675
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: I08-18 EXTENSION REQUEST	State Status: Filed-Closed
Filing Type: Advertisement	Co Status:	Reviewer(s): Harris Shearer
	Author: Mary Rinaldi	Disposition Date: 07/23/2008
	Date Submitted: 04/10/2008	Disposition Status: Filed-Closed
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

## General Information

Project Name: I08-18 Extension Request	Status of Filing in Domicile: Authorized
Project Number: I08-18 Extension Request	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 07/23/2008	
State Status Changed: 07/23/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Re: MetLife Filing No. I08-18 Extension Request	
Metropolitan Life Insurance Company ("MetLife")	
Individual Long-Term Care Insurance Advertising	
NAIC Company No. 65978 - FEIN No. 13-5581829	

Dear Sir/Madam:

SERFF Tracking Number: META-125605633 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38675  
Company Tracking Number: I08-18 EXTENSION REQUEST  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCI Advertising  
Project Name/Number: I08-18 Extension Request/I08-18 Extension Request

The advertising form listed below was approved for use with the following Individual long-term care insurance policy forms LTC2-IDEAL-AR, LTC2-PREM- AR, LTC2-VAL- AR, LTC2-FAC- AR approved by your Department January 13, 2005.

We are requesting your Department extend this approval for use with policy form LTC2007-AR approved August 17, 2007.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material Department Approval Date

ADF#1495.05(rev0506) Letter 6 – LTCI for Women November 6, 2006

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,  
Mary J. Rinaldi  
Consultant-Compliance Marketing/AD

## Company and Contact

### Filing Contact Information

Mary Rinaldi, Consultant- Compliance mrinaldi@metlife.com  
MKTG/AD  
Green Farms Road (203) 221-3859 [Phone]  
Westport, CT 06880

### Filing Company Information

Metropolitan Life Insurance Company.	CoCode: 65978	State of Domicile: New York
1MetLife Plaza	Group Code: -99	Company Type: Life
Long Island City, NY 11101-4015	Group Name:	State ID Number:
(111) 111-1111 ext. [Phone]	FEIN Number: 13-5581829	
	-----	

SERFF Tracking Number: META-125605633 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38675  
Company Tracking Number: I08-18 EXTENSION REQUEST  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Individual LTCI Advertising  
Project Name/Number: I08-18 Extension Request/I08-18 Extension Request

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	04/10/2008	

SERFF Tracking Number:	META-125605633	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	38675
Company Tracking Number:	I08-18 EXTENSION REQUEST		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I08-18 Extension Request/I08-18 Extension Request		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor (FM)	07/23/2008	07/23/2008

<i>SERFF Tracking Number:</i>	<i>META-125605633</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>38675</i>
<i>Company Tracking Number:</i>	<i>I08-18 EXTENSION REQUEST</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I08-18 Extension Request/I08-18 Extension Request</i>		

## Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>META-125605633</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>38675</i>
<i>Company Tracking Number:</i>	<i>I08-18 EXTENSION REQUEST</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I08-18 Extension Request/I08-18 Extension Request</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	cover letter	Filed-Closed	Yes
<b>Form</b>	Letter 6 – LTCI for Women	Filed-Closed	Yes

SERFF Tracking Number:	META-125605633	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	38675
Company Tracking Number:	I08-18 EXTENSION REQUEST		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I08-18 Extension Request/I08-18 Extension Request		

## Form Schedule

Lead Form Number: ADF#1495.05(rev0506)							
Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1495.05(rev0506)	Advertising Letter 6 – LTCI for Women		Initial		0	ADF#1495.05 (rev0506).pdf

**Prospecting Letter: Long-Term Care Insurance for Women**

THIS LETTER MUST BE REPRODUCED VERBATIM ON COMPANY-APPROVED PERSONALIZED OR GENERAL USE STATIONERY  
NOTICE: ONLY LICENSED INSURANCE AGENTS APPOINTED BY METROPOLITAN LIFE INSURANCE COMPANY ("METLIFE") TO SELL METLIFE LONG-TERM CARE INSURANCE POLICIES ARE AUTHORIZED AND APPROVED TO USE THIS DOCUMENT.

[Name]

[Address]

Dear Mr./Ms. [Name]:

***Find out about Long-Term Care Insurance from Metropolitan Life-Insurance Company ("MetLife")!***

***Long-term care is not only a man's issue. It is a woman's issue as well.*** In fact, the typical caregiver is female<sup>1</sup>. Daughters, daughters-in-law, wives, sisters and nieces often accept the role as caregiver for aging adults in the family.<sup>2</sup> As a woman, are you prepared emotionally, physically and financially, to be someone's caregiver? Does your family have a plan in place to take care of ***you*** in the event you ever need home-care?\*

These are difficult questions that need to be addressed. The undeniable value of long-term care planning is an issue all women need to explore. Long-term care may be quite complicated depending on the care required by you or your loved one. I would like to help you understand how *Long-Term Care Insurance can help protect you, your family, and your assets in the event you need long-term care.*

My name is, [Financial Services/MetLife Representative/Producer/Agent {Name}], representing **Metropolitan Life Insurance Company ("MetLife")**, and I would like the opportunity to discuss the issues long-term care presents for women. Please call me to schedule a complimentary, no obligation consultation. ***Please note that you are under no obligation to buy anything.*** This would simply be a time to talk. I can be reached at [XXX-XXX-XXXX]. I look forward to hearing from you.

Best regards,

[Name]

[Company Approved Title]

• Not a Deposit Or Other Obligation Of Bank • Not FDIC Insured • Not Insured By Any Federal Government Agency • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC • Not A Condition To The Provision Or Term Of Any Banking Service Or Activity • Policy Is An Obligation Of The Issuing Insurance Company

MetLife's LTC Insurance policies are guaranteed renewable and, like most LTC Insurance policies, cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis. In addition, like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in-force. I can provide you with complete costs and details.

This letter describes coverage offered by MetLife. Depending upon state availability, coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC, LTC2007. In some states, coverage may be

<sup>1</sup> "Caregiving in the U.S.," National Alliance for Caregiving and AARP, April, 2004.

<sup>2</sup> "Aging Answers," Valerie VanBooven RN, BSN,CMC, 2004.



offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

\*Care in your home" not available with LTC2-FAC

Metropolitan Life Insurance Company, New York, NY 10166

<i>SERFF Tracking Number:</i>	<i>META-125605633</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>38675</i>
<i>Company Tracking Number:</i>	<i>I08-18 EXTENSION REQUEST</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCI Advertising</i>		
<i>Project Name/Number:</i>	<i>I08-18 Extension Request/I08-18 Extension Request</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number:	META-125605633	State:	Arkansas
Filing Company:	Metropolitan Life Insurance Company.	State Tracking Number:	38675
Company Tracking Number:	I08-18 EXTENSION REQUEST		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Individual LTCI Advertising		
Project Name/Number:	I08-18 Extension Request/I08-18 Extension Request		

## Supporting Document Schedules

<b>Satisfied -Name:</b>	cover letter	<b>Review Status:</b>	
<b>Comments:</b>		Filed-Closed	07/23/2008
<b>Attachment:</b>			
AR_I_Filing Letter .pdf			

Metropolitan Life Insurance Company  
57 Greens Farms Road, Westport, CT 06880  
Tel 203 221-3859 Fax 203 221-6573  
Mrinaldi@metlife.com

**MetLife®**

**Mary J. Rinaldi**  
Long-Term Care

April 10, 2008

Commissioner of Insurance  
Arkansas Insurance Department  
1200 West 3rd Street  
Little Rock, Arkansas 72201-1904

**Re: Filing No. I08-18 Extension Request**  
Metropolitan Life Insurance Company ("MetLife")  
Individual Long-Term Care Insurance Advertising  
NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

The advertising form listed below was approved for use with the following Individual long-term care insurance policy forms LTC2-IDEAL-AR, LTC2-PREM- AR, LTC2-VAL- AR, LTC2-FAC- AR approved by your Department January 13, 2005.

We are requesting your Department extend this approval for use with policy form LTC2007-AR approved August 17, 2007.

<b>Advertising Form Number</b>	<b>Brief Description of Invitation to Inquire Advertising Material</b>	<b>Department Approval Date</b>
ADF#1495.05(rev0506)	Letter 6 – LTCI for Women	November 6, 2006

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,



Mary J. Rinaldi  
Consultant-Compliance Marketing/AD